

Retiree Dental Plan – Open Enrollment - June 1 - July 15, 2010

An open-enrollment period will be held from June 1, 2010 through July 15, 2010. TVA retirees (or spouses of deceased retirees) are eligible to enroll if they receive monthly retirement benefits from the TVA Retirement System, the Civil Service Retirement System, or the Federal Employees Retirement System.

The effective date of coverage will depend on the date the form is received by Delta Dental. If the enrollment form is received by Delta Dental by June 15, 2010, coverage will be effective July 1, 2010. If the enrollment form is received by Delta Dental between June 16 and July 15, 2010, coverage will be effective August 1, 2010. Open-enrollment forms received by Delta Dental after July 15, 2010, will not be processed.

IMPORTANT! There will be a six-month waiting period for retirees who did not enroll in the plan when first eligible and enroll during this open-enrollment period. The waiting period will apply to all “major services.” “Major services” are all eligible expenses payable at 50 percent under this plan, including (but not limited to) root canals, crowns, bridges, periodontal services, and endosteal implants. The six-month waiting period means that no benefits are payable under the plan for “major services” until coverage in the plan has been in effect for six months. THIS WAITING PERIOD APPLIES ONLY TO RETIREES WHO DID NOT ENROLL WHEN FIRST ELIGIBLE AND WHO ENROLL NOW DURNIG THIS OPEN-ENROLLMENT PERIOD. IT DOES NOT APPLY TO RETIREES WHO ENROLL WITHIN 30 DAYS OF FIRST BECOMING ELIGIBLE FOR THIS PLAN.

Retirees or their dependents that were previously enrolled in this dental plan and have since cancelled their coverage cannot re-enroll in the plan.

There is no change in premiums this year. Monthly premiums are \$34.26 for individual coverage and \$80.85 for family coverage.

Enrollment packages will be available on June 1 at www.tva.com (see Retirees, Health Care Benefits). Packages will also be available on June 1 by calling the TVA Service Center at 865-632-8800, 423-751-8800, or toll-free at 888-275-8094.

Premium payment options include:

Monthly deduction from TVA Retirement System benefit (beginning with the fourth month of coverage)	Enrollees choosing this option must include with the enrollment forms a check or money order for the first three months of coverage
Monthly bank draft from designated bank account (fee of \$1 per transaction)	Enrollees choosing this option must include Direct Debit Application with enrollment forms
Monthly credit card payment through VISA or MasterCard (fee of \$1 per transaction)	Enrollees choosing this option must provide credit card information on enrollment forms
Payment of 12-month premium in full upon enrollment	Enrollees choosing this option must include check or money order with enrollment forms

Enrollment forms must be returned to Delta Dental Plan of Tennessee, 240 Venture Circle, Nashville, TN 37228-1699. Do not return the enrollment form to TVA.

Questions about premium payment, effective date of coverage, benefits, confirmation of enrollment, claims, and all other customer service matters must be directed to Delta Dental at 800-223-3104